



Order Filed on April 30, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
49779  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Santander Consumer USA Inc. dba  
Chrysler Capital

In Re:  
EDITH CRUZ  
  
RAMON D. CRUZ-NIEVES

Case No.: 19-24907

Adv. No.:

Hearing Date: 3-4-20

Judge: CMG

**REVISED ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING  
THE TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO SANTANDER  
CONSUMER USA INC. DBA CHRYSLER CAPITAL**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 30, 2020**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**Edith and Ramon Cruz**

**19-24907(CMG)**

**REVISED Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make Adequate Protection Payments to Santander Consumer USA Inc. dba Chrysler Capital**

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This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. dba Chrysler Capital, with the appearance of Roger Chavez, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Santander Consumer USA Inc. dba Chrysler Capital:** The trustee shall pay Santander Consumer USA Inc. dba Chrysler Capital the sum of \$17,544.00 over 36 months (being the vehicle value of \$16,000.00 with interest at 6.25% for 36 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Santander Consumer USA Inc. dba Chrysler Capital in the amount of \$160 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Santander Consumer USA Inc. dba Chrysler Capital commencing in August of 2019.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Santander Consumer USA Inc. dba Chrysler Capital until all counsel fees have been paid and regular distributions begin to be made to Santander Consumer USA Inc. dba Chrysler Capital. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Santander Consumer USA Inc. dba Chrysler Capital until the remaining counsel fees have been paid.
5. **Lien retention:** Santander Consumer USA Inc. shall retain its lien on the debtor's vehicle after confirmation and until it has been paid in full through the plan and the debtors complete the plan and receive a discharge.



Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Edith Cruz  
Ramon D. Cruz-Nieves  
Debtors

Case No. 19-24907-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db/jdb +Edith Cruz, Ramon D. Cruz-Nieves, 2 Kennedy Court, North Plainfield, NJ 07062-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 02, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee Et  
Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Roger Chavez on behalf of Joint Debtor Ramon D. Cruz-Nieves rchavez01@aol.com,  
rchavez@chavezlegal.com  
Roger Chavez on behalf of Debtor Edith Cruz rchavez01@aol.com, rchavez@chavezlegal.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7